

IN THE SPECIFICATION

Please replace the paragraph beginning on page 5, line 4 (Para [0019] of the published application) with the following amended paragraph:

The aforementioned process allows for a customer to anonymously use a card at a point of sale to complete a transaction. No personal information is required to establish an account at the automated currency processor 100, and no personal information is required at consumer point of sale 110 to complete the transaction. Further, fund transfers into account 155 at the automated currency processor need not identify the customer. For example, funds can be transferred into the customer's account using a credit card of another at the automated currency processor. The credit card need not be the customer's credit card. For example, a prepaid card customer may perform a few hours of repair work and be compensated by the one employing the prepaid card customer. Instead of check or cash compensation, a credit card transfer of funds at the automated currency processor into the customer's account may be made by debiting the employer's credit card. Alternatively the transfer may occur over the Internet with a browser accessing the customer's account. See online URL (www.mycardstatus.com) for an example an Internet based credit card transfer of funds into the account of a prepaid card.

No new matter has been added. The use of parenthesis along with deletion of prefix www.disables any browser-executable code. According to MPEP § 608.01 "Where the hyperlinks and/or other forms of browser-executable codes themselves rather than the contents of the site to which the hyperlinks are directed are part of applicant's invention and it is necessary to have them included in the patent application in order to comply with the requirements of 35 U.S.C. 112, first paragraph, and applicant does not intend to have these hyperlinks be active links, examiners should not object to these hyperlinks.